



Gibraltar
INTERNATIONAL BANK

Service Tariff Guide 2024

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Retail Personal & Youth Accounts

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Retail Personal Accounts

General Fees ↓

| General Fees | Fee |
|---------------------------------|--------------|
| Statements | £5 per sheet |
| Duplicate tax letters | £35 |
| Certificate of debit interest | £15 |
| Certificate of credit interest | £15 |
| Banker's reference | £20 |
| Fixed Term Deposit cancellation | £250 |
| Credit Reports | £20 |

Cash ↓

| Cash | Fee |
|---|-------------|
| Cash withdrawal in GBP notes over the counter | Free |
| Currency notes over the counter (no currency conversion applicable) | 1% min. £10 |

Standing Orders ↓

| Standing Orders | Fee | |
|---------------------------------|--------|------|
| Standing order set-up | Manual | £50 |
| | Online | Free |
| Manual standing order amendment | £25 | |

Retail Personal Accounts

Overdrafts ↓

| Overdrafts | Fee | |
|--|-----------------|---|
| Limits exceeded | 19% + Base rate | |
| Arranged overdraft | Arrangement fee | 1% min. £100 |
| | Interest rate | 9% pa + Base rate calculated on a daily basis |
| Unarranged overdrafts | 19% + Base rate | |
| Certificate of credit interest | £15 | |
| Unpaid transaction fee | £10 | |
| Amending facility letter | £50 | |
| Letter highlight default on terms of facility letter | £30 | |
| Missed payments | £5 | |

Interest Rates & Fees ↓

| Interest Rates & Fees | |
|--------------------------------------|-----------------|
| Personal savings account | 2.25% per annum |
| High Interest Savings Account (HISA) | 3.25% per annum |
| Young persons savings account | 3.25% per annum |

Youth Accounts (Teen & Grad)

General Fees ↓

| General Fees | Fee |
|--------------------------------|--------------|
| Statements | £5 per sheet |
| Duplicate tax letters | £35 |
| Certificate of debit interest | £15 |
| Certificate of credit interest | £15 |

Cash ↓

| Cash | Fee |
|---|-------------|
| Cash withdrawal in GBP notes over the counter | Free |
| Currency notes over the counter (no currency conversion applicable) | 1% min. £10 |

Standing Orders ↓

| Standing Orders | Fee | |
|---------------------------------|--------|------|
| Standing order set-up | Manual | £50 |
| | Online | Free |
| Manual standing order amendment | £25 | |

Mortgages

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Residential Mortgages

Lifetime Tracker

Loan to Value (LTV) ↓

| | Max 70% LTV | Max 85% LTV | Max 90% LTV |
|-------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Rate | 2.00% + Base rate | 2.10% + Base rate | 2.25% + Base rate |
| Set up fee | £0 | £0 | £0 |
| Early repayment fee | £0 | £0 | £0 |
| Product renewal fee | £0 | £0 | £0 |
| Follow on rate | N/A | N/A | N/A |
| Switch fee | 1.00% of balance, minimum £999 | 1.00% of balance, minimum £999 | 1.00% of balance, minimum £999 |
| Valuation fee | Tariff-based | Tariff-based | Tariff-based |
| Redemption administration fee | £275 | £275 | £275 |

Residential Mortgages

Fixed Rates

Loan to Value (LTV) ↓

| | Max 70% LTV | | Max 90% LTV | |
|-------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 3 Year Fixed | 5 Year Fixed | 3 Year Fixed | 5 Year Fixed |
| Rate | 4.75% | 4.75% | 4.85% | 4.85% |
| Set up fee | £0 | £0 | £0 | £0 |
| Early repayment fee | 1.00% of Sum Paid | 1.00% of Sum Paid | 1.00% of Sum Paid | 1.00% of Sum Paid |
| Product renewal fee | £395 | £395 | £395 | £395 |
| Follow on rate | 2.00% + Base rate | 2.00% + Base rate | 2.10% + Base rate | 2.10% + Base rate |
| Switch fee | 1.00% of balance, minimum £999 | 1.00% of balance, minimum £999 | 1.00% of balance, minimum £999 | 1.00% of balance, minimum £999 |
| Valuation fee | Tariff-based | Tariff-based | Tariff-based | Tariff-based |
| Redemption administration fee | £275 | £275 | £275 | £275 |

Buy-to-Let Mortgages

Tracker Mortgages

| | Up to £500K | £500K and above |
|---|---|---|
| | 4 Year Tracker | 4 Year Tracker |
| Max. Loan to Value (LTV) | 70% | 70% |
| Eligibility criteria | General Market Residential Property subject to review | General Market Residential Property subject to review |
| Rate | 3.49% pa + Base rate | 3.00% pa + Base rate |
| Set up fee | 1.00% of balance, minimum £900 | 1.00% of balance, minimum £900 |
| Product renewal fee | £395 | £395 |
| Follow on rate | 5.00% pa + Base rate | 5.00% pa + Base rate |
| Switch fee | 1.00% of balance, minimum £1,000 | 1.00% of balance, minimum £1,000 |
| Administration fee (per tranche of repayment) | N/A | N/A |
| Redemption administration fee | £275 | £275 |

Loans

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Loans

Retail Personal

Unsecured Loan ↓

Arrangement Fee

1% minimum £100

| Interest Rates Amounts | Fixed Pricing |
|---------------------------|------------------|
| £1,000 to £4,999 | 16.50% per annum |
| £5,000 to £9,999 | 15.25% per annum |
| £10,000 to £14,999 | 14% per annum |
| £15,000 to £19,999 | 12.75% per annum |
| £20,000 to £24,999 | 11.50% per annum |

Secured Loan ↓

Arrangement Fee

1% minimum

| Interest Rates Amounts | Floating Pricing |
|--|--|
| £25,000 minimum with maximum being treated on a case by case basis | Starts at 4.50% pa + Base rate and ends at 9.50% pa + Base rate (Dependent on amount and security vehicle presented) |

Grad Assistance Loan ↓

Arrangement Fee

1% minimum £75 charged upfront

Interest Rates

4.50% pa + Base rate

Loans

Corporate Loans & Mortgages

Commercial Mortgage ↓

| Arrangement Fee | Interest Rate |
|-----------------|----------------|
| 1% minimum £100 | By negotiation |

Special Purpose Vehicles (SPV) ↓

| Arrangement Fee | Interest Rate |
|-----------------|----------------|
| By negotiation | By negotiation |

Commercial Mortgages High Value Corporates & Intermediaries ↓

| Arrangement Fee | Interest Rate |
|-----------------|----------------|
| By negotiation | By negotiation |

Payments

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Payments

Payments ↓

| Payments | Fee | |
|--|-----------|------|
| Faster (Transfer within Gibraltar and UK up to £99,999.99) | Personal | Free |
| | Corporate | £1 |
| Chaps (Transfer within Gibraltar and UK) | £25 | |
| SWIFT (International payment, correspondent charges charged separately) | £25 | |
| SEPA (Transfer outside Gibraltar in EUR) | £15 | |
| Manual payments | £50 | |
| Payment details incomplete | £25 | |
| Payment enquiry/tracer | £25 | |
| Chargeback processing services (payment recall) | £25 | |

Payments

Standing Orders ↓

| Standing Orders | | Fee | |
|---------------------------------|--------|------|--|
| Standing order set-up | Manual | £50 | |
| | Online | Free | |
| Manual standing order amendment | | £25 | |

Corporate Accounts

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Corporate Accounts

General Fees ↓

| General Fees | | |
|--------------------------------|---------------------------------|---------------|
| Pooled Account Maintenance Fee | £100 per month | |
| Account Maintenance Fee | Business | £15 per month |
| Statements | £5 per sheet | |
| Audit certificates | £50 | |
| Pooled accounts letter | £20 | |
| Banker's reference | £20 | |
| Fixed deposit cancellation | £250 + Loss of accrued interest | |
| Certificate of balance | £10 | |

Cash ↓

| Cash | |
|--|-----------------|
| Cash deposit in GBP notes over the counter | 0.60% |
| Currency notes over the counter (Currency notes deposited without Foreign Exchange requirement) | 2% min £10 |
| Cash withdrawals (large amounts/salaries) | 1% minimum £100 |

Corporate Accounts

Standing Orders ↓

| Standing Orders | Fee | |
|---------------------------------|--------|--------|
| Standing order set-up | Manual | Online |
| | £50 | Free |
| Manual standing order amendment | £25 | |

Payments ↓

| Payments | |
|--|-----|
| Faster (Transfer to banks on the Faster Payment Network in Gibraltar & UK, up to £99,999.99) | £1 |
| Chaps (Transfer within Gibraltar and UK) | £25 |
| SWIFT (International payment, correspondent charges charged separately) | £25 |
| SEPA (Transfer to banks on the SEPA payment Network (Eurozone)) | £15 |
| Manual payments | £50 |
| Payment details incomplete | £25 |
| Payment enquiry/tracer | £25 |
| Chargeback processing services (payment recall) | £25 |

Corporate Accounts

Overdrafts ↓

| Overdrafts | Fee | |
|---|-----------------|--|
| Limits exceeded (interest rate charged above arranged limit) | 19% + Base rate | |
| Unarranged overdrafts | 19% + Base rate | |
| Unpaid (Standing order/Direct Debit) | £15 | |
| Arranged overdraft | Arrangement fee | 1% min £100 |
| | Interest rate | 5% pa + Base rate, calculated on a daily basis |
| Missed Loan/Mortgage Payments | £5 | |

Interest Rates & Fees ↓

| Interest Rates & Fees | |
|-------------------------------|-----------------|
| Corporate Savings Account | 2.25% per annum |
| High Interest Savings Account | 3.25% per annum |
| Current accounts | 0% per annum |
| Currency accounts | 0% per annum |

Community (Charities & Non-Profit Organisations)

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Community

(Charities & Non-Profit Organisations)

General Fees ↓

| General Fees | |
|---------------------------------|---------------------------|
| Account service maintenance fee | £0 |
| Statement | £5 per sheet |
| Audit certificates | £50 |
| Pooled accounts letter | £20 |
| Bankers reference | £20 |
| Fixed deposit cancellation | £250 + cancellation costs |
| Certificate of balance | £10 |

Community

(Charities & Non-Profit Organisations)

Cash ↓

| Cash | |
|--|------------------------------|
| Cash deposit in GBP notes over the counter | Senior Management discretion |
| Currency notes over the counter (no currency conversion) | Senior Management discretion |
| Cash withdrawals (large amounts/salaries) | Senior Management discretion |

Payments ↓

| Payments | |
|---|-----|
| Faster (Transfer within Gibraltar and UK, up to £99,999.99) | £1 |
| Chaps (Transfer within Gibraltar and UK) | £25 |
| SWIFT (International payment, correspondent charges charged separately) | £25 |
| SEPA (Transfer outside Gibraltar in EUR) | £15 |
| Manual payments | £50 |
| Payment details incomplete | £25 |
| Payment enquiry/tracer | £25 |
| Chargeback processing services (payment recall) | £25 |

Community

(Charities & Non-Profit Organisations)

Standing Orders ↓

| Standing Orders | Fee | |
|---------------------------------|--------|--------|
| Standing order set-up | Manual | Online |
| | £50 | Free |
| Manual Standing order amendment | £25 | |

Overdrafts ↓

| Overdrafts | Fee |
|--|-----------------|
| Limits exceeded | 19% + Base rate |
| Unarranged overdrafts | 19% + Base rate |
| Unpaid | £15 |
| Amending facility letter | £50 |
| Letter highlight default on terms of facility letter | £30 |
| Missed payments | £5 |

Intermediaries

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Intermediaries

General Fees ↓

| General Fees | |
|---------------------------------|--------------------------|
| Account service maintenance fee | £250 per quarter |
| Statement | £5 per sheet |
| Audit certificates | £50 |
| Pooled accounts letter | £20 |
| Bankers reference | £20 |
| Fixed deposit cancellation | £250+ cancellation costs |
| Certificate of balance | £10 |

Cash ↓

| Cash | |
|--|-------------|
| Cash deposit in GBP notes over the counter | 0.60% |
| Currency notes over the counter (no currency conversion) | 2% min £10 |
| Cash withdrawals (large amounts/salaries) | 1% min £100 |

Intermediaries

Payments ↓

| Payments | |
|---|-----|
| Faster (Transfer within Gibraltar and UK, up to £99,999.99) | £1 |
| Chaps (Transfer within Gibraltar and UK) | £25 |
| SWIFT (International payment, correspondent charges charged separately) | £25 |
| SEPA (Transfer outside Gibraltar in EUR) | £15 |
| Manual payments | £50 |
| Payment details incomplete | £25 |
| Payment enquiry/tracer | £25 |
| Chargeback processing services (payment recall) | £25 |

Standing Orders ↓

| Standing Orders | Fee | |
|---------------------------------|--------|--------|
| | Manual | Online |
| Standing order set-up | | |
| | £50 | Free |
| Manual standing order amendment | £25 | |

Intermediaries

Overdrafts ↓

| Overdrafts | Fee |
|--|-----------------|
| Limits exceeded | 19% + Base rate |
| Unarranged overdrafts | 19% + Base rate |
| Unpaid | £15 |
| Amending facility letter | £50 |
| Letter highlight default on terms of facility letter | £30 |
| Missed payments | £5 |



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The Bank further reserves the right to change or revise its fees and its interest rates at any time, in particular when money-market conditions have changed, and you are referred to Parts 8 and 10 of the Bank's General Terms and Conditions.

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